

Certificate Number: 03844-TXN-DE-021420286

Bankruptcy Case Number: 13-41702



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 16, 2013, at 7:22 o'clock PM EDT, Meghan L. Casper completed a course on personal financial management given by internet by Start Fresh Today Instructional, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Northern District of Texas.

Date: July 16, 2013 By: /s/Michael Robinson

Name: Michael Robinson

Title: Educator